

FIG. 1

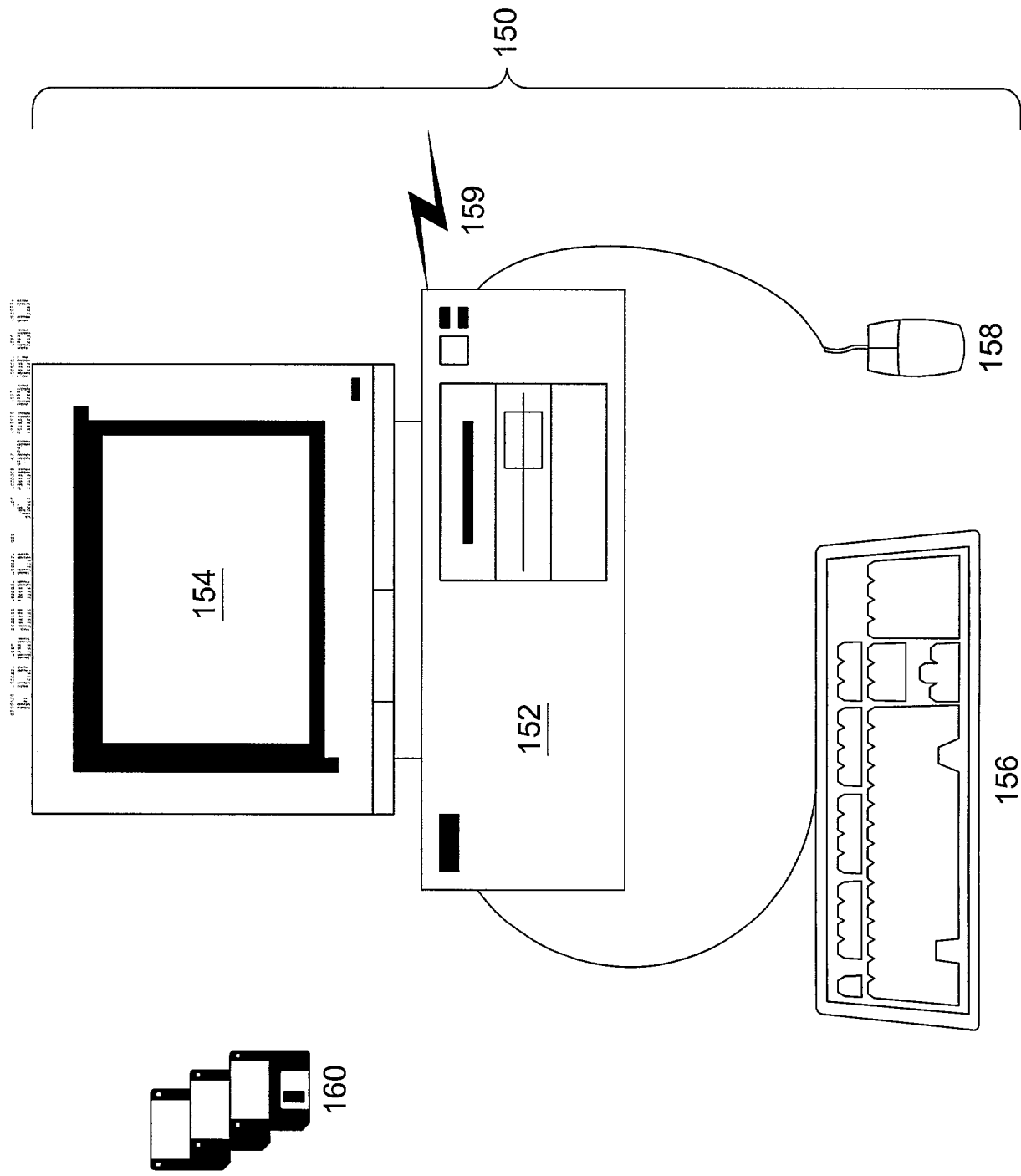


FIG. 2

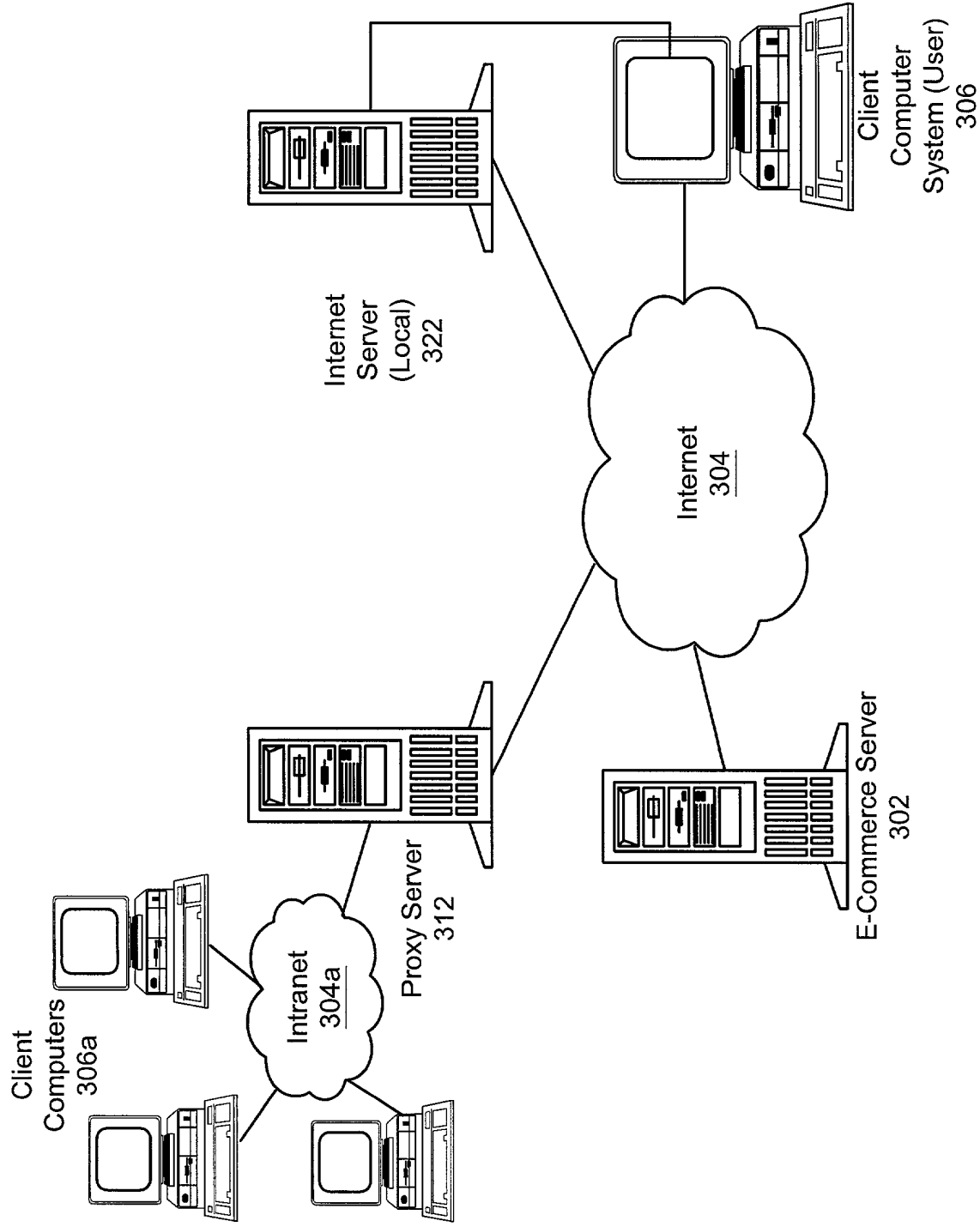


FIG. 3a

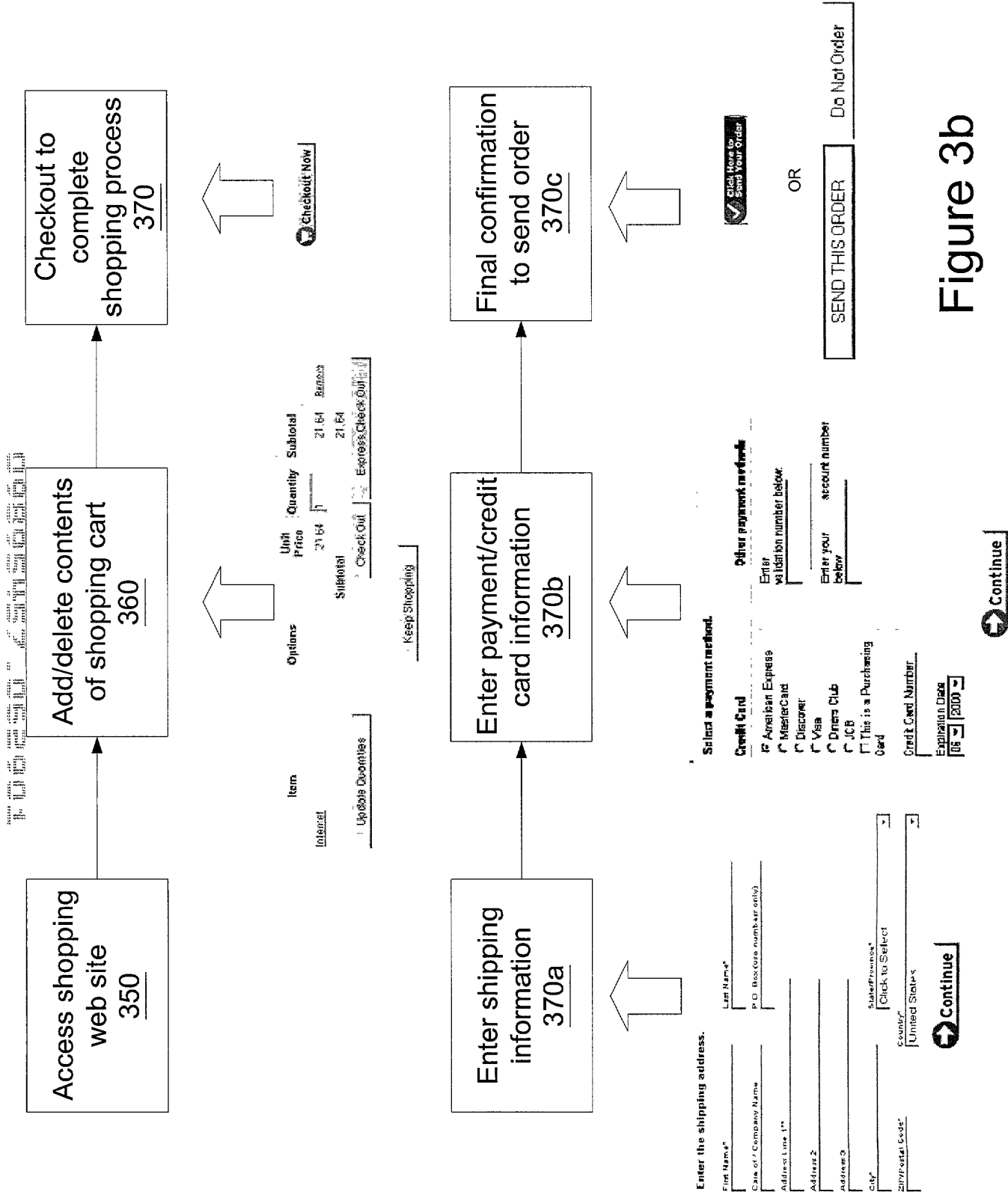
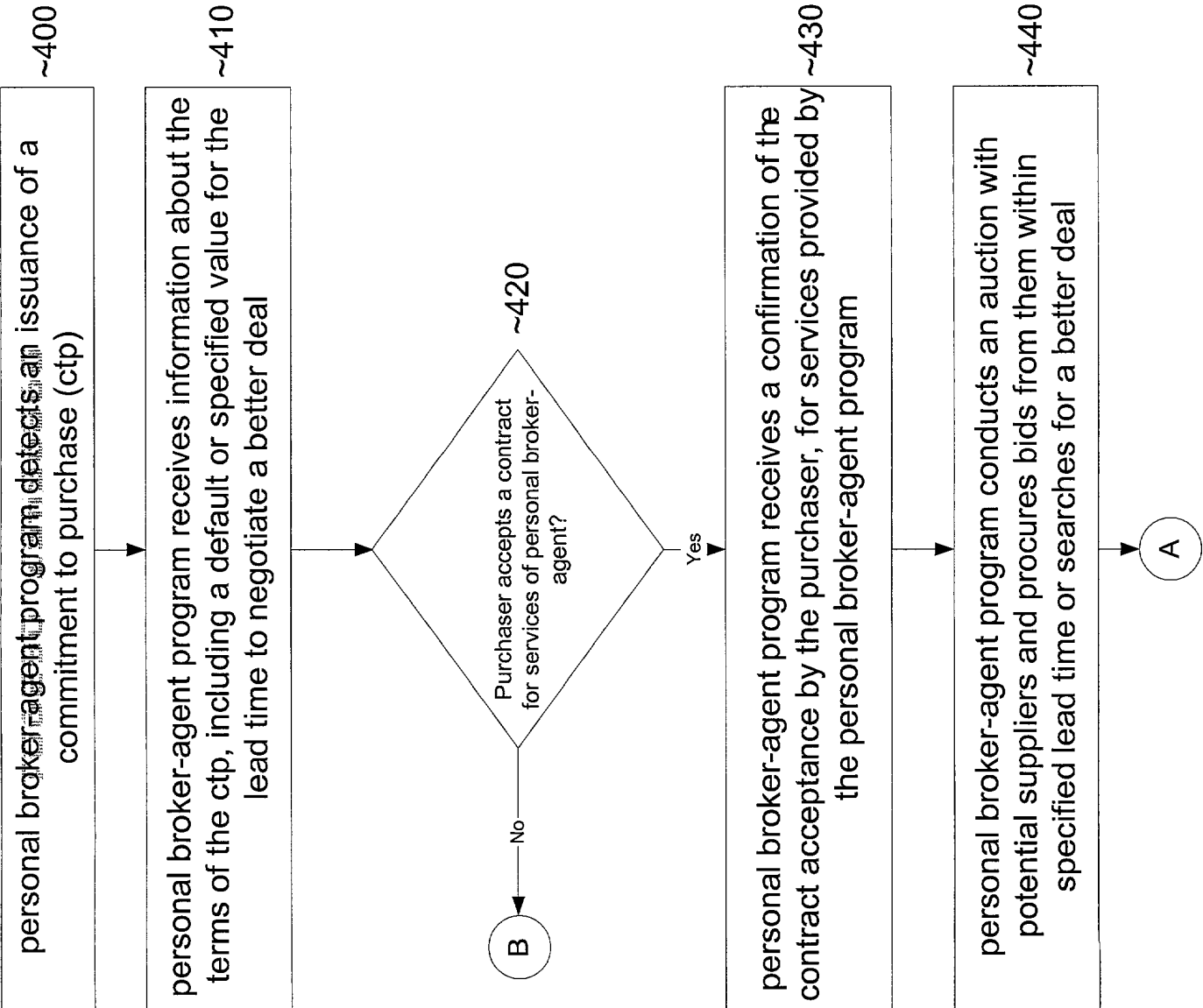


Figure 4a



B

purchaser proceeds with the ctp transaction

~450

Figure 4b

A

personal broker-agent program compares auction bids and/or search results and selects the best auction bid or ctp and submits it to customer or vendor for closing the ctp transaction within specified lead time

~460

personal broker-agent program executes contract agreement with the purchaser

~470

Figure 4c

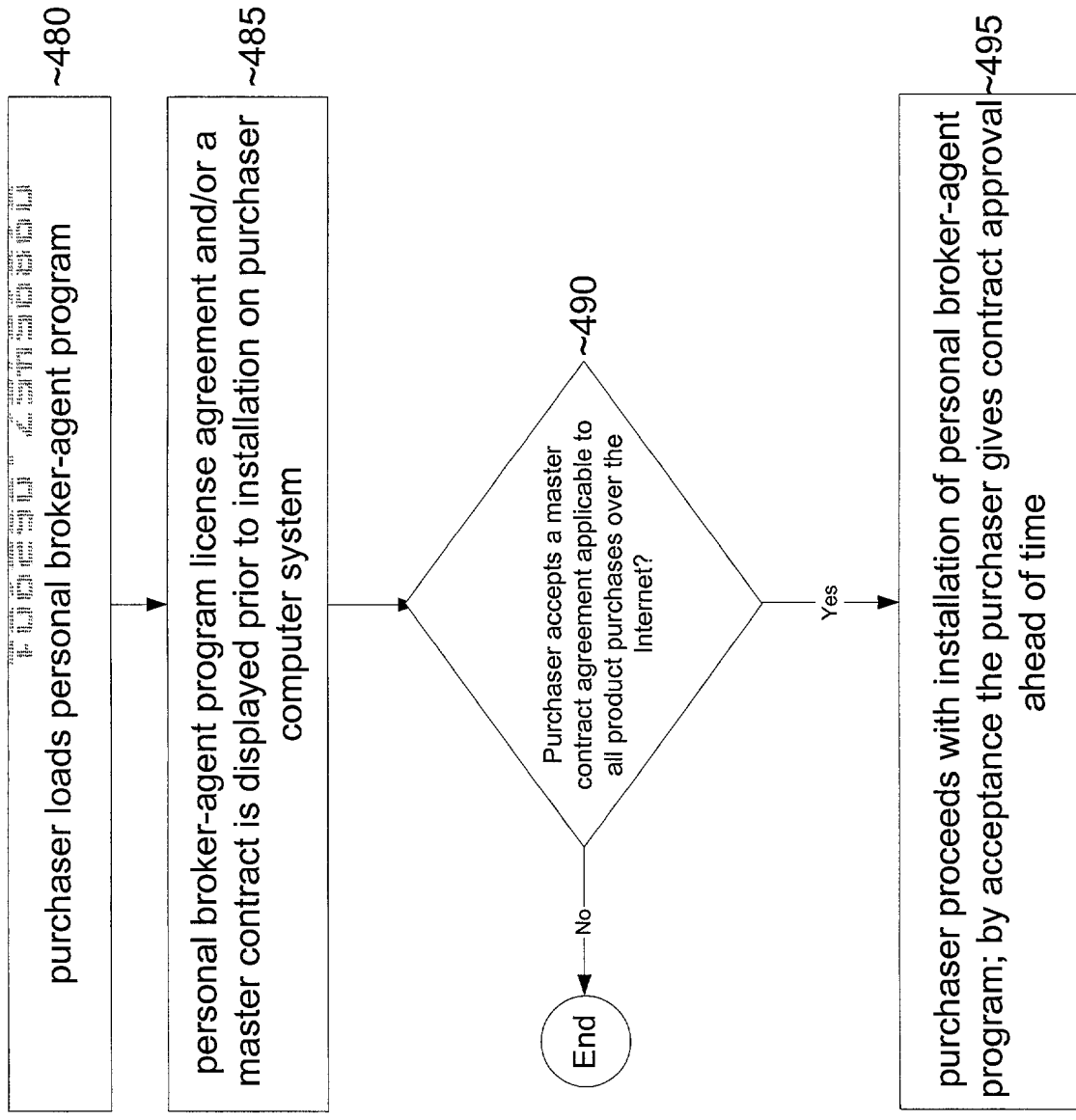


Figure 4d



Figure 5



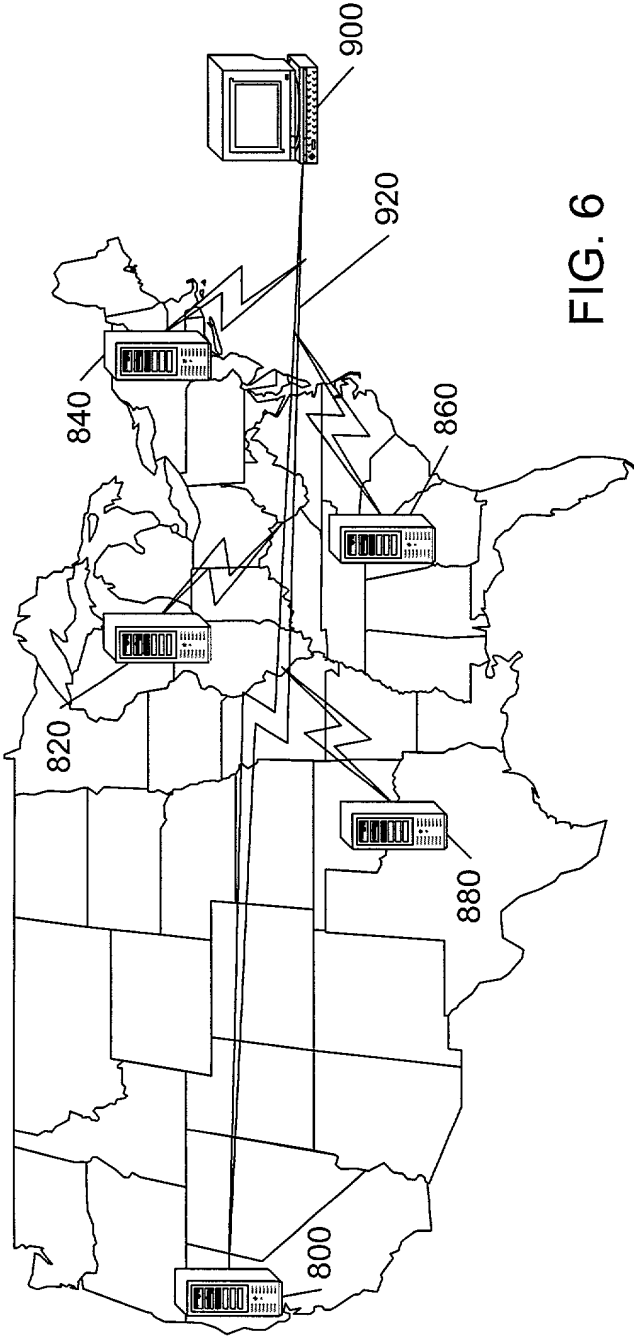


FIG. 6

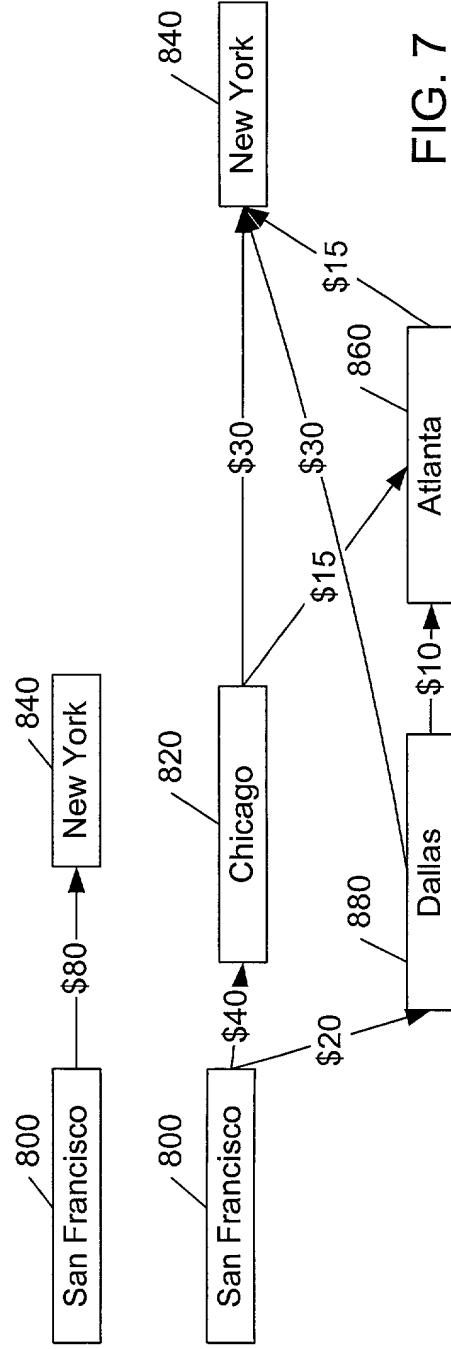


FIG. 7